

Information to identify the case:

Debtor 1

Natalie Maria Coniglio

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7883

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court District of New Jersey

Case number: 16-10217-MBK

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Natalie Maria Coniglio

6/4/21**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Natalie Maria Coniglio
Debtor

Case No. 16-10217-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 04, 2021

User: admin
Form ID: 3180W

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2021:

Recip ID	Recipient Name and Address
db	+ Natalie Maria Coniglio, 803 Silver Court, Trenton, NJ 08690-3520
cr	+ Ajax Mortgage Loan Trust 2020-D, Mortgage-Backed S, c/o Gregory Funding LLC, PO Box 25430, Portland, OR 97298-0430
sp	+ Andrew M. Kusnirik, III, 365 White Horse Ave, Hamilton, NJ 08610-1423
cr	+ Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
sp	+ R. David Blake, 5 Stults Avenue, Hamilton, NJ 08619-2857
cr	+ Seterus, Inc. as the authorized subservicer for Fe, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
519021980	Ajax Mortgage Loan Trust 2020-D, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
519021981	+ Ajax Mortgage Loan Trust 2020-D, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Ajax Mortgage Loan Trust 2020-D c/o Gregory Funding LLC 90074-2334
516026643	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515934019	Capital Health, Attn: Patient Accounts, One Capital Way, Pennington, NJ 08534-2520
516214457	+ Comprehensive Sleep Associates of NJ, 1401 Whitehorse-Mercerville Rd., Hamilton, NJ 08619-3835
515934026	+ Grandville Condo Association, Inc., c/o Stark and Stark, PO Box 5315, Princeton, NJ 08543-5315
515983686	+ Grandville Condo. Assoc., Stark & Stark, 993 Lenox Dr., Lawrenceville, NJ 08648-2389
518503066	+ Grandville Condominium Assoc, c/o Donald M. Onorato, Esq., 15 Bergen Street, 2nd Floor, Hackensack, NJ 07601-5454
518160751	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
518184460	+ Nationstar Mortgage LLC. d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
516214456	Perth Amboy Anesthesiology, PC, Dept. #119, P.O. Box 850001, Orlando, Florida 32885-0001
516214458	QAR, PO Box 239, Gibbsboro, NJ 08026-0239
515934032	+ RMB, Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7406
515934031	Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
515964306	+ Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
516102656	+ Toyota Lease Trust, C/O Toyota Motor Credit Corporation, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 04 2021 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 04 2021 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515934015	Email/Text: amscbankruptcy@adt.com	Jun 04 2021 21:17:00	ADT Security Services, PO Box 650485, Dallas, TX 75265-0485
516035683	+ Email/Text: amscbankruptcy@adt.com	Jun 04 2021 21:17:00	ADT Security Svcs., Inc., 3190 S. Vaughn Way, Aurora, CO 80014-3512
515934016	EDI: BANKAMER.COM	Jun 05 2021 00:23:00	Bank Of America, 4060 Ogletown/Stanton Rd,

			Newark, DE 19713
515934017	+ EDI: TSYS2.COM	Jun 05 2021 00:23:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
515934018	+ EDI: CITICORP.COM	Jun 05 2021 00:23:00	Best buy/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
516067438	EDI: BL-BECKET.COM	Jun 05 2021 00:23:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
515934020	+ EDI: CAPITALONE.COM	Jun 05 2021 00:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516022093	EDI: CAPITALONE.COM	Jun 05 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516143015	+ Email/Text: bncmail@w-legal.com	Jun 04 2021 21:16:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515934022	+ Email/Text: mediamanagers@clientservices.com	Jun 04 2021 21:13:00	Client Services, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
515934024	+ EDI: WFNNB.COM	Jun 05 2021 00:23:00	Comenity Bank/Pier 1, Po Box 182125, Columbus, OH 43218-2125
515934023	+ EDI: WFNNB.COM	Jun 05 2021 00:23:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
515941936	EDI: DISCOVER.COM	Jun 05 2021 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515934025	+ EDI: DISCOVER.COM	Jun 05 2021 00:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
515934021	EDI: JPMORGANCHASE	Jun 05 2021 00:23:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
515934027	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 04 2021 21:14:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516080322	+ EDI: MID8.COM	Jun 05 2021 00:23:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516145740	Email/Text: Bankruptcy.Notices@pnc.com	Jun 04 2021 21:14:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
515934029	Email/Text: Bankruptcy.Notices@pnc.com	Jun 04 2021 21:14:00	PNC Bank, Mailstop: P5-PCLC-A1-R, 2730 Liberty Avenue, Pittsburgh, PA 15222
515934028	Email/Text: Bankruptcy.Notices@pnc.com	Jun 04 2021 21:14:00	Pnc Bank, Po Box 5570, Cleveland, OH 44101
515934030	Email/Text: Bankruptcy.Notices@pnc.com	Jun 04 2021 21:14:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
516159676	EDI: PRA.COM	Jun 05 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516220350	+ Email/Text: DeftBkr@santander.us	Jun 04 2021 21:15:00	Sovereign Bank, C/O Santander Bank, 601 Penn St, Reading, PA 19601-3553
515934034	+ Email/Text: DeftBkr@santander.us	Jun 04 2021 21:15:00	Sovereign Bank, Mail Code 10-6438CC7, 601Penn Street, Reading, PA 19601-3553
515934035	+ EDI: RMSC.COM	Jun 05 2021 00:23:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516143255	+ Email/Text: bncmail@w-legal.com	Jun 04 2021 21:16:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515934037	EDI: TFSR.COM	Jun 05 2021 00:23:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
515934036	+ EDI: WTRRN BANK.COM		

Jun 05 2021 00:23:00

Target, C/O Financial & Retail Services, Mailstop
BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515934033	##	Seterus, PO Box 1077, Hartford, CT 06143-1077

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Allen I Gorski	on behalf of Debtor Natalie Maria Coniglio agorski@gorskiknowlton.com
Allen I Gorski	on behalf of Spec. Counsel Andrew M. Kusnirik III agorski@gorskiknowlton.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC hkaplan@rasnj.com informationathnk@aol.com
Jeanette F. Frankenberg	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ('Fannie Mae'), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com
Jeanette F. Frankenberg	on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc. cmecf@sternlav.com
Maria Cozzini	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ('Fannie Mae'), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com
Maria Cozzini	on behalf of Creditor Nationstar Mortgage LLC mcozzini@sternlav.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Robert P. Saltzman	on behalf of Creditor Ajax Mortgage Loan Trust 2020-D Mortgage-Backed Securities, Series 2020-D, by U.S. Bank National

District/off: 0312-3
Date Rcvd: Jun 04, 2021

User: admin
Form ID: 3180W

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Association, as Indenture Trustee dnj@pbslaw.org

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC smncina@raslg.com

Vincent Commisa

on behalf of Creditor Grandville COA vcommisa@vdclaw.com

TOTAL: 14